

In the Claims

The following is a complete listing of claims and replaces all prior versions and listings of claims in the present application:

Claims 1-21 (canceled)

Claim 22 (currently amended): A computer-implemented method for facilitating a transaction, comprising the steps of:

identifying, via a host computer, a primary account;

generating, via the host computer, a secondary transaction number that is configured to facilitate a transaction;

associating, via the host computer, the secondary transaction number with the primary account;

issuing the secondary transaction number to a first party to facilitate the transaction with a second party, wherein the secondary transaction number is configured to be immediately usable for facilitating the transaction with the second party;

receiving transaction information from the second party for authorization;

forwarding, via the host computer, the transaction information to a card authorization system for authorization processing;

processing the transaction information with the card authorization system, wherein the card authorization system determines whether the transaction information includes

the secondary transaction number and, when the secondary transaction number is included in the transaction information, interfaces with a secondary transaction number system to determine whether authorization is appropriate, wherein authorization determination includes:

retrieving account information associated with the secondary transaction number; and

determining whether conditions-of-use parameters associated with the secondary transaction number are satisfied, the conditions-of-use parameters defining at least a predetermined restriction on use of the secondary transaction number; and

returning, via the host computer, an approval code to the second party, when the conditions-of-use parameters associated with the secondary transaction number are satisfied.

Claim 23 (canceled)

Claim 24 (previously presented): A method for facilitating a transaction, comprising the steps of:

identifying a primary account;

generating a secondary transaction number that is configured to facilitate a transaction;

associating the secondary transaction number with the primary account;

issuing the secondary transaction number to a first party to facilitate a transaction with a second party, wherein the secondary transaction number is configured to be immediately usable for facilitating the transaction;

receiving transaction settlement information from the second party corresponding to a transaction facilitated by a transaction number;

verifying that the transaction number is the secondary transaction number;

capturing the transaction settlement information in a financial capture system; and

generating a billing statement for the primary account that includes a charge for the transaction facilitated by the secondary transaction number.

Claim 25 (currently amended): The method of claim 24, further comprising the step of comparing the transaction settlement information with conditions-of-use parameters associated with the secondary transaction number to determine whether the conditions-of-use parameters have been satisfied, the conditions-of-use parameters defining at least a predetermined restriction on use of the secondary transaction number.

Claims 26-30 (canceled)

Claim 31 (currently amended): A method of processing authorization and settlement requests in a transaction system, comprising the steps of:

receiving an authorization request from a second party, where the authorization request involves a secondary transaction number with limited-use conditions associated therewith, the limited-use conditions defining at least a predetermined restriction on use of the secondary transaction number;

routing the authorization request to a card authorization system to determine whether the limited-use conditions have been satisfied;

returning to the second party a message based on whether the limited-use conditions have been satisfied.

Claim 32 (previously presented): The method of claim 31, further comprising the step of receiving from the second party a settlement request for payment of a transaction involving a transaction number, wherein the second party is paid when the transaction number corresponds to the secondary transaction number.

Claim 33 (previously presented): A method of claim 32, further comprising the steps of:

routing the settlement request for payment to a financial capture system;

creating an accounts payable file and routing the accounts payable file to an accounts payable system for payment processing; and

creating an accounts receivable file and routing the accounts receivable file to a service that retrieves a primary account number associated with the secondary transaction

number, replaces the secondary transaction number with the primary account number, and forwards the resulting accounts receivable file to an accounts receivable system to generate a billing statement.

Claims 34 and 35 (canceled)

Claim 36 (previously presented): A host computer system for facilitating transactions, comprising:

a user interface system configured to allow a first party to interact with a host computer;

a number generating and processing mechanism, including at least one application server and at least one database, configured for receiving input from the user interface system to generate a secondary transaction number and to associate therewith a designated primary account; and

a settlement processing mechanism including at least a financial capture system configured for capturing transaction information relating to use of secondary transaction numbers, an accounts receivable system for billing the first party, and an accounts payable system for paying a second party.

Claim 37 (canceled)

Claim 38 (previously presented): A method for facilitating a transaction, comprising the steps of:

providing an interface that enables a first party to register with a card provider system to use a transaction system;

obtaining authenticating information from the first party and causing the card provider system to verify that the first party is a registered and authorized user based on the authenticating information;

receiving a request for a secondary transaction number from the first party and causing the card provider system to generate a secondary transaction number and to associate the secondary transaction number with the primary account; and

providing the secondary transaction number to the first party.

Claim 39 (original): The method of claim 38, further comprising the step of providing the secondary transaction number to a second party to facilitate a transaction.

Claim 40 (currently amended): The method of claim 38, further comprising the step of selecting conditions-of-use parameters to be associated with the secondary transaction number, the conditions-of-use parameters defining at least a predetermined restriction on use of the secondary transaction number.

Claim 41 (currently amended): The method of claim 38, further comprising the step of defining conditions-of-use parameters to be associated with the secondary transaction number, the conditions-of-use parameters defining at least a predetermined restriction on use of the secondary transaction number.

Claim 42 (original): The method of claim 38, wherein the steps occur online.

Claim 43 (previously presented): The method of claim 38, wherein the primary account is a non-currency based account.

Claim 44 (previously presented): The method of claim 38, wherein the primary account is associated with an electronic line-of-credit system.

Claim 45 (previously presented): The method of claim 39, further comprising the step of receiving a dispute of a charge for the transaction involving the secondary transaction number and causing the charge to be charged back to the second party.

Claims 46-55 (canceled)

Claim 56 (previously presented): A computer-implemented method for facilitating a transaction, comprising the steps of:

receiving a primary account number from a first party to initiate a transaction;
sending the primary account number, via a host computer, to a card provider to request that the card provider generate and return a secondary transaction number that is associated with the primary account number;

receiving from the card provider, via the host computer, the secondary transaction number associated with the primary account number, wherein the secondary transaction number is then used to facilitate a settlement of the transaction; and

purging, via the host computer, the primary account number from records relating to a second party and replacing the primary account number with the associated secondary transaction number.

Claim 57 (currently amended): A computer-implemented method for facilitating a transaction, comprising the steps of:

a host computer receiving transaction information from a second party for requesting authorization of a charge made by a first party for a transaction;

the host computer forwarding the transaction information to a card authorization system for authorization processing;

the card authorization system determining whether the transaction information includes a secondary transaction number for facilitating the transaction and, when the secondary transaction number is included in the transaction information,

identifying a primary account of the first party based on the secondary transaction number, and

determining whether authorization is appropriate based on conditions-of-use parameters associated with the secondary transaction number, the conditions-of-use parameters defining at least a predetermined restriction on use of the secondary transaction number;

the card authorization system transmitting an approval code to the host computer, when the conditions-of-use parameters are satisfied;

the host computer, upon receipt of the approval code, notifying the second party and causing the charge to be billed to the primary account of the first party; and

the card authorization system maintaining an active status of the secondary transaction number after the secondary transaction number has been used to facilitate the transaction.